

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Renard A. Harris  
Debtor

Case No. 18-18000-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Randi  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db +Renard A. Harris, 57 Rosewood Lane, Marietta, PA 17547-9700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

JOHN A. DIGIAMBERARDINO on behalf of Debtor Renard A. Harris jad@cdllawoffice.com,  
dmk@cdllawoffice.com  
REBECCA ANN SOLARZ on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com  
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ecfmail@readingch13.com, ecf\_frpa@trusteel3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trusteel3.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM MILLER\*R on behalf of Trustee WILLIAM MILLER\*R ecfmail@FredReigleCh13.com,  
ECF\_FRPA@Trusteel3.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Renard A. Harris

Debtor(s)

CHAPTER 13

DITECH FINANCIAL LLC

Movant

vs.

NO. 18-18000 AMC

Renard A. Harris

Debtor(s)

Scott Waterman

Trustee

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$413.70**, which breaks down as follows;

|                                    |                                 |
|------------------------------------|---------------------------------|
| Post-Petition Payments:            | August 2019 at \$1,172.74/month |
| Suspense Balance:                  | (\$759.04)                      |
| <b>Total Post-Petition Arrears</b> | <b>\$413.70</b>                 |

2. The Debtor(s) shall cure said arrearages in the following manner:

a) By September 30, 2019, Debtor shall make both a payment in the amount of \$413.70 plus a regular mortgage payment in the amount of \$1,172.74 (or as adjusted pursuant to the terms of the mortgage) in order to bring the account current.

b) Beginning on October 1, 2019, maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant may file a Praecipe with the court to re-list and schedule a new hearing date for the underlying Motion for Relief from the Automatic Stay.

5. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 3, 2019

/s/Rebecca A. Solarz, Esq.  
Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: 9/3/19

[Signature]  
John A. DiGiamberardino, Esq.  
Attorney for Debtor(s)

Date: \_\_\_\_\_

\_\_\_\_\_  
Scott Waterman, Esq.  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_\_ day of \_\_\_\_\_, 2019. However, the court retains discretion regarding entry of any further order.

\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan

6. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

7. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: September 3, 2019

/s/Rebecca A. Solarz, Esq.  
Rebecca A. Solarz, Esquire  
Attorney for Movant

Date: \_\_\_\_\_

John A. DiGiamberardino, Esq.  
Attorney for Debtor(s)

Date: 2019-4-19

  
Scott Waterman, Esq.  
Chapter 13 Trustee

Approved by the Court this 11th day of September, 2019. However, the court retains discretion regarding entry of any further order.

  
Bankruptcy Judge  
Ashely M. Chan